Mr. DURBIN. I ask unanimous consent that during the pendency of the quorum call, the time be charged equally against both sides.

The PRESIDING OFFICER. Without objection, it is so ordered.

Mr. DURBIN. I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Mr. LEVIN. I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

EXTENSION OF UNEMPLOYMENT BENEFITS

Mr. LEVIN. Mr. President, currently the Nation's unemployment rate is higher than it has been since 1983. In my home State of Michigan, the unemployment rate is 15.3 percent, 5.5 percent higher than the Nation's unemployment rate of 9.8 percent. Translated into real people, this means over 15 million Americans are unemployed, more than 740,000 of whom are living in Michigan. As of October 16, more than 44,000 Michiganians have exhausted their much needed unemployment benefits, and by the end of this year, the number will rise to almost 100,000 people. Since the beginning of this year, Michigan has been losing on average 27,000 jobs per month. Our people need help.

My constituents make a simple request: Please act so our benefits do not run out. These people are eager, even desperate for work. Until the economic recovery that appears to be starting begins creating new jobs, these Americans need our help. They need us to listen. They need us to help ensure they can still feed and clothe their families and remain in their homes.

Economists tell us that direct payments such as unemployment insurance are also the best, most efficient way to boost economic activity in a downturn. In fact, economists estimate that for every $1 we provide Americans in extended unemployment benefits, we generate $1.64 in new economic activity.

Michigan's families are waiting. America's workers are waiting. We must pass this legislation extending unemployment benefits. Every day that passes without doing so deepens the pain and suffering of our people.

Today's vote on cloture on the unemployment benefits extension is a critical vote for millions of Americans. I hope we rise to the occasion. The people of Michigan, the people who so desperately need work and cannot find it are waiting eagerly and hopefully.

I yield the floor.

The PRESIDING OFFICER. The Senator from Washington.

Mrs. MURRAY. Mr. President, last week I spoke on the floor about the urgent need to pass an extension of unemployment insurance that would help 18,000 people from the State of Washington and millions of Americans across the country. I came here and told the story of three Washington State families who have lost their jobs in the most difficult time since the Great Depression and who desperately need the support that an extension would give them to get back on their feet. Unfortunately, despite the hard work of many of my colleagues on the floor, this small measure of financial stability has been delayed to families across the country who need it the most, families who right now, as we debate about whether we will get to the bill, are having a much more agonizing debate at home about how to make next month's rent or even next week's grocery budget if their unemployment runs out.

For these families, this bill will provide real help. It provides every single unemployed worker who has exhausted his or her benefits, regardless of the State they live in, an additional 14 weeks of support. It extends unemployment to laid off workers in States hardest hit by job losses, including my home State of Washington, by 6 weeks. It makes critical changes to help more families, like making sure an additional $25 per week in benefits that Congress included in the recovery act doesn't count against someone who is seeking food stamps.

Washington State workers and Americans across the country have been hurt through no fault of their own. They are out there every day looking for work. While we are seeing some progress on the economic front, for many of them the job market is still discouraging. Unemployment is now at 9.8 percent. That is a 26-year high. Since this recession began back in December of 2007, over 7.4 million people have lost their jobs, and the 15 million Americans who are trying to find jobs are searching for an average of 6.5 months before something comes through for them.

While those statistics clearly point out the need for this legislation, the stories behind those statistics are even more of a call to action. Last week, I told of the stories that have been pouring into my office from people who are unemployed in my home State of Washington. These are workers who are not asking for a handout; they are just asking for a small measure of support as they work very hard to try to get back on their feet. Today, I wish to share a couple more stories from the hundreds that have come into my office over the past few days urging me to do everything I can to get this bill passed.

I heard from a woman named Loretta Messick. She lives in Auburn, WA. She sent me a message just yesterday. She told me she has been working for more than 25 years, but she was recently laid off for the first time ever in her career. She said she is desperately looking for work, but she is not sure she is going to be able to find any before her benefits run out. She is working with her bank, she told me, to try and adjust her mortgage payments, but she told me that if unemployment runs out, she fears her family is very much in danger of losing their home.

Loretta is not alone. I also have a story from a woman named Patricia Obrist. She lives in Renton, WA. Patricia and her husband both had jobs in the construction industry—good jobs, she told me—but they were laid off when business slowed down for the companies they worked for. She told me she has only 8 weeks of unemployment benefits left and then, she said, she is going to have to start dropping expenses such as health care, the car payment, their mortgage. She asked me for just a little more time for her to find a job and to give her a chance to avoid losing everything she has worked so hard for.

For Loretta, for Patricia, for their families, and millions more like them, these questions haunt them every day: What will we do if support runs out? Where will we go when our savings are exhausted, when the credit card payments can no longer be met? What do we do when the bank will not wait any longer for a mortgage payment? Whom do we turn to?

In a time of national crisis, it is our job to make sure we are answering those questions. We can, by helping to provide a bridge to financial stability. We cannot sit on the sidelines. Doing so would only compound the problems we already face. More families will be pushed into bankruptcy, more homes will be foreclosed upon, more people will lose their health care, and less progress will then be made on the road to financial recovery for all of us. We can't sit by as working families are pushed to the brink by a financial crisis they did not create but they are paying for.

I hope all our colleagues listen to the voices of their constituents and join us in passing an unemployment extension that makes sure the struggles of America's laid-off workers are not ignored. This bill could not come at a more crucial time.

I wish to point out that these benefits would mean very little if we don't quickly get them into the hands of the people who need it most. The people of our State workforce agencies, people such as the Employment Security Department in my home State, are critical to making that happen. Despite the increasing demand, they have been working tirelessly to serve unemployed claimants, and I know this time will not be any different. So I wish to take a second to applaud them for their efforts to make sure these funds are distributed as quickly as possible to eligible claimants.

I appreciate all those who have been working hard to bring the unemployment extension bill to the floor of the Senate. I urge us to act now. We should not block this with any other efforts, even though many of them are important. Our families are struggling. We cannot afford to see anybody else lose their health care or their home or their car or their financial stability. Let's pass this unemployment extension and then move on to continuing the other important work that comes before the Senate.

I thank the Chair. I yield the floor and suggest the absence of a quorum.

The PRESIDING OFFICER (Mr. UDALL of Colorado). The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Mr. THUNE. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

Mr. THUNE. Mr. President, I ask unanimous consent that when I am finished speaking the Senator from Illinois be recognized.

The PRESIDING OFFICER. Without objection, it is so ordered.

BIPARTISANSHIP

Mr. THUNE. Mr. President, last week, something remarkable happened on the floor of the U.S. Senate—bipartisanship broke out. We had a vote where 40 Republicans were joined by 12 Democrats and 1 Independent to vote down a piece of legislation that would have added $250 billion—$1¼ trillion—to the Federal debt. That $1¼ trillion, with interest, was $300 billion.

It was highly anticipated, as we were heading toward that vote, that there would be enough support to pass it. But I think it tells Members in the Senate, and probably people around the country, that there is a certain amount of discomfort among Senators when it comes to spending, borrowing, and adding to the debt $1¼ trillion. I think that is good. That is the kind of bipartisanship I wish we had more of in the Senate: bipartisanship in the interest of fiscal discipline. Fiscal sanity in this country would be a welcome prize for most Americans.

As we draw nearer to the next stage of the debate on health care—and I would argue that was sort of the first vote on health care reform because it was a health care-related vote and, frankly, something many of us believe needs to be addressed. The physician reimbursement issue is an issue Congress deals with on a year-to-year basis. This would have put a 10-year solution in place, but, again, at a cost of $250 billion—$300 billion with interest—and not paid for, borrowed, put on the Federal debt, a Federal debt which is already growing at a record pace.

Last year, the deficit was $1.4 trillion. The deficit this year is expected to be at a comparable range, and every single year, as we spend more than we are taking in, we borrow more and more from future generations. In fact, last year, in fiscal year 2009, which was just concluded, 43 cents out of every dollar that was spent by the Federal Government was borrowed. Yet we were talking about putting another $1¼ trillion—$300 billion with interest—on that Federal debt with the vote that was held last week.

So I was very pleased that bipartisanship did break out on the floor of the Senate and that we were able to defeat a piece of legislation that, frankly, would have saddled future generations with even more debt than they are already facing.

I think the next big issue in the debate over health care, Mr. President, has to do with whether—in the legislation that is being written behind closed doors—there is going to be a so-called public option, which is the phraseology that has now been adopted to describe what I would characterize as a government plan, and whether that government plan is going to have an opt-in for States, an opt-out for States, or whether it will have a trigger that will take effect somewhere down the road. All these questions, in my mind, belie the basic fundamental fact that what we are talking about is government-run health care.

Whether we have a State opt-in or a State opt-out or some sort of trigger, the conclusion is still the same: we are going to have a government plan that will compete with the private health care market and the opportunities that are available to most Americans. When you do that, of course, I think you put the competitive marketplace at an unfair disadvantage because the government, obviously, will have huge advantages, and eventually over time you will see more and more people pushed into that government plan, more and more employers will drop their coverage as people gravitate toward the government plan.

My point simply is this: Whether you call it a State opt-in or a State opt-out or a trigger, a government plan by any other name is still a government plan. What we are talking about is creating a mechanism whereby the Federal Government can enter into the marketplace and compete against the private sector when it comes to offering health care insurance to people in this country. That, to me, is an unacceptable outcome and I hope one that will be defeated.

It seems to me at least that the vote last week perhaps is an indication that there already is some discomfort developing among Members here, in a bipartisan way, on the direction in which this health care debate is headed.

I think the No. 1 concern most Americans have when it comes to health care reform is the issue of cost. It really is. How are my day-to-day costs for health care going to be impacted by the debate occurring in Washington, DC? Is health care reform going to drive that cost down or is it going to increase it?

What we have questioned consistently with respect to all the proposals out there, including the more recent version released by the Senate Finance Committee of which we finally got a written copy last week, over 1,500 pages, currently being merged with the Senate HELP Committee legislation—again in a process which is very closed to most Members of the Senate where a handful of people in a room are developing this—we hope to see that merged version at some point here in the not too distant future and know what it is going to cost because I think that is a consideration all of us are going to be following very closely: What is this latest version going to cost?

For most Americans, the issue is going to come back to how it impacts my premiums. We have now seen the Congressional Budget Office, we have seen the Actuary at the Department of Health and Human Services, we have seen a number of independent studies that have said this is going to bend the cost curve up, not down. In other words, you are going to see overall health care costs increase, you are going to see premium costs increase for most Americans.

In fact, if you are one of the 185 million Americans who derive their health insurance through their employer, you are going to see higher premiums. There are those who are going to get their insurance through an exchange—18 million Americans—for whom subsidies are available. But if you are one of the 185 million Americans who get their health care insurance through their employer, you are not going to be eligible for a subsidy. You are, however, going to be paying the higher taxes that are associated with this and you are going to see your premiums go up.

The most recent, I guess, analysis of this, which was released last week by the Department of Health and Human Services, by the Chief Actuary there, suggested that overall spending for health care at the end of the 10-year period would be up 2.1 percent. In other words, today we spend about $1 in every $6 of our entire economy—one-sixth of our GDP is spent on health care. In 2019, we will be spending 21.3 percent or over one-fifth of our entire economy on health care. So $1 out of $5 in our economy is going to pay for health care at the end of that period. What does that mean? It means health care spending is going to increase by about $750 billion over that period of time. That is the wrong direction to go if you are talking about reform.

As I said before, most Americans, when they look at how this impacts them, want to know whether health care reform that is being acted on by Congress is actually doing something to impact the cost of their health care in a positive way—in other words, that the cost for their premiums, their health care premiums, is going down.

I say again, based upon all the analysis that has been done with respect to my State of South Dakota, I have seen several studies which suggest that if you buy your insurance in the individual marketplace, you could see your